

California Department of Insurance

INSURER CLIMATE RISK DISCLOSURE SURVEY
For Calendar Year 2009

Due Date: May 1, 2010

Company Name:	State Compensation Insurance Fund			
NAIC No.	35076	NAIC Group No.	0000	Domiciled State: CA
CA Direct Premiums Written	1,287,041,223	Nationwide Direct Premiums Written	1,287,041,223	

<u>Survey Questions</u>	<u>Comparable CDP Questions</u>
<p>1. Does the company have a plan to assess, reduce or mitigate its emissions in its operations or organizations? If yes, please summarize.</p> <p><u>Answer:</u></p> <p>State Fund has established a sustainability program (“go Green”) designed to reduce our emissions/carbon footprint related to daily operations. The program has made extensive changes to the operating procedures at State Fund facilities and has engaged in an extensive outreach/education program to our staff. State Fund also maintains a strong rideshare/public transit incentive program for all staff, including transit-friendly placement of some of our largest offices. State Fund is one of the top participants overall with PG&E and their rebate and energy efficiency programs.</p> <p>The go Green program has generated cost savings and utility rebates. Some examples of State Fund activities under go Green that have significantly reduced our environmental impact:</p> <ul style="list-style-type: none"> • LEED Gold certified campus including a data center, and use of LEED standards in all new construction projects, including diversion of construction waste • Server virtualization project, reducing 900 servers to 90, reducing our real estate footprint, energy consumption, and carbon emissions. • Solar power has been installed at our LEED Gold Campus and primary data center • Re-lamping our facilities with energy efficient bulbs. • Automated shut-down of computers and peripherals after work hours. • Scheduling shut down of lights, HVAC, and other building systems during non-business hours • Participation in the utility’s demand response program, curtailing use at peak demand where geographically 	<p>Performance Question 21</p>

California Department of Insurance

<p>desirable.</p> <ul style="list-style-type: none"> • Consolidation of staff within existing facilities to minimize HVAC and lighting needs, and consolidation of office locations to reduce real estate footprint. 	
<p>2. Does the company have a climate change policy with respect to risk management and investment management? If yes, please summarize. If no, how do you account for climate change in your risk management?</p> <p><u>Answer:</u></p> <p>No. Overall enterprise risk management is centered in a Risk Committee, a subcommittee of our Executive Committee. The Risk Committee is supported by a Governance, Risk and Compliance Committee composed of middle managers.</p>	
<p>3. Describe your company's process for identifying climate change-related risks and assessing the degree that they could affect your business, including financial implications.</p> <p><u>Answer:</u></p> <p>Such risks would be identified and discussed with respect to mitigation in the normal course of our Risk Committee's and Governance, Risk & Compliance Committee's Discussions. The Board of Directors exercises ultimate responsibility for enterprise risk management for the organization and oversees the work of the Risk Committee. We have not issued a statement on our climate policy.</p>	<p>Risks and Opportunities Questions 1-3</p>
<p>4. Summarize the current or anticipated risks that climate change poses to your company. Explain the ways that these risks could affect your business. Include identification of the geographical areas affected by these risks.</p> <p><u>Answer:</u></p> <p>As a California workers compensation company, our catastrophe risk exposures are principally earthquake and terrorism, not considered climate related. We would also be increasingly exposed to wildfire related injuries, although these are not of a magnitude approaching the above catastrophic risks, principally because wildfires typically start in more rural areas and people usually have enough warning to evacuate exposed areas. We are however exposed to increasing heat related illnesses in our agricultural and construction accounts. Typical illnesses would include acute cases of dehydration, heat rash, heat stroke, respiratory irritation, eye irritation and asthma, and cumulative exposure cases of cataracts and skin cancer. From a financial standpoint we would expect increases in these illnesses to be incremental over time and manageable. Our Safety & Health</p>	<p>Risks and Opportunities Questions 1-3</p>

California Department of Insurance

<p>Services Department has primary responsibility for client education and loss control, as discussed below.</p> <p>Increasing temperatures could have significant impact on our California agricultural business, which amounts to about 10% of our overall business.</p> <p>We have taken no action to limit geographic locations or industries because of climate related issues. Nor have we changed our pricing because of climate related issues.</p>	
<p>5. Has the company considered the impact of climate change on its investment portfolio? Has it altered its investment strategy in response to these considerations? If so, please summarize steps you have taken.</p> <p><u>Answer:</u></p> <p>No. We have not yet considered the impact of climate change on our investment portfolio, and will begin considering this once we have authority to invest in corporate bonds.</p>	<p>Risks and Opportunities Question 3: "Other Risks" Question 6: "Other Opportunities"</p>
<p>6. Summarize steps the company has taken to encourage policyholders to reduce the losses caused by climate change-influenced events.</p> <p><u>Answer:</u></p> <p>Our Safety & Health Services Department in collaboration with CalOSHA and the California Farm Bureau Federation has a very active Heat Illness education program. We have attached a copy of this year's scheduled seminars, being given in both English and Spanish. We have also attached a sampling of safety newsletters sent to our agriculture and construction accounts addressing the issue of Heat Illness.</p> <p>Underwriters have discretion in Merit Rating accounts of over \$25,000 in premium. The existence and quality of an employer's safety program would typically be a consideration in such judgmental underwriting decisions.</p>	<p>Risks and Opportunities Questions 4-6</p>
<p>7. Discuss steps, if any, the company has taken to engage key constituencies on the topic of climate change.</p> <p><u>Answer:</u></p> <p>Our efforts at policyholder education were discussed above. While we support industry research groups such as the California Workers Compensation Institute and the Workers Compensation Research Institute, these organizations don't focus on climate research.</p>	<p>Governance Questions 24, 26, 27</p>
<p>8. Describe actions your company is taking to manage the risks</p>	<p>Risks and Opportunities</p>

California Department of Insurance

<p>climate change poses to your business including, in general terms, the use of computer modeling.</p> <p><u>Answer:</u></p> <p>We are not using computer modeling to manage the risks climate changes poses to our business.</p>	Questions 1-3
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EMPLOYERS | BROKERS | MEDICAL PROVIDERS | EMPLOYEES | STATE CONTRACT SERVICES

State Fund is the largest provider of workers' compensation insurance in California. State Fund plays a stabilizing role in California's economy by maintaining an open door policy, ensuring all employers have a strong and stable option for their workers' compensation needs.

ABOUT OBTAIN A POLICY CLAIMS SERVICES SAFETY & SEMINARS FORMS

SAFETY RESOURCE CENTER

SAFETY PROFESSIONAL
SERVICES

SEMINARS AND EMPLOYER
EDUCATION SERIES

SAFETY NEWSLETTERS

HEAT ILLNESS PREVENTION FOR OUTDOOR WORK (ENGLISH)

Cal/OSHA Consultation in partnership with State Fund will present Heat Illness Prevention seminars statewide. These trainers are prepared to deliver the most current California Heat regulations, while discussing best practice solutions for protecting your employees from heat illnesses.

You will have an opportunity to integrate this knowledge to update your current Injury and Illness Prevention Program. Our seminar will target owners, supervisors, and trainers, who are responsible for employee training.

This training seminar will provide you an opportunity to share ideas with others and seek clarification from the experts on heat related questions or concerns you may encounter while evaluating procedures for effectiveness and compliance with heat illness standards.

Continuing education credit available towards the eight hour Farm Labor Contractor license requirement.

Date	Location	Time	Register Link
5/4/2010	Bakersfield Regional Office 9801 Camino Media Bakersfield, CA 93311 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
5/4/2010	Inland Empire Regional Office 6301 Day Street Riverside, CA 92507 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
5/5/2010	Fresno Regional Office 10 River Park Place East Fresno, CA 93720 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
5/5/2010	San Jose Regional Office 6203 San Ignacio Avenue San Jose, CA 95119	9:00 a.m. - 11:00 a.m. (English)	Register

	[map]		
5/6/2010	Solano-Napa Builders Exchange 135 Camino Dorado Napa, CA 94588 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
5/13/2010	Contra Costa Builders Exchange 2440 Stanwell Drive #B Concord, CA 94520 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
5/13/2010	Sacramento Regional Office 2275 Gateway Oaks Drive Sacramento, CA 95833 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
5/13/2010	Tulare County Farm Bureau 737 N. Ben Maddox Way Visalia, CA 93292 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
5/18/2010	University of Phoenix 500 Orient Street Chico, CA 95928 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
5/26/2010	San Joaquin County Robert J. Cabral Agricultural Center 2101 E. Earhart Avenue Stockton, CA 95206 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
6/1/2010	Bakersfield Regional Office 9801 Camino Media Bakersfield, CA 93311 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
6/2/2010	Builders Exchange of Alameda County 3055 Alvarado Street San Leandro, CA 94577 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
6/10/2010	Stanislaus Agricultural Center 3800 Cornucopia Way	9:00 a.m. - 11:00 a.m. (English)	Register

Modesto, CA 95358
[\[map\]](#)

6/16/2010	Duarte Elks Lodge 2436 East Huntington Drive Duarte, CA 91010 [map]	9:00 a.m. - 11:00 a.m. (English)	Register
6/23/2010	Orange Regional Office 1750 E. Fourth Street Santa Ana, CA 92705 [map]	9:00 a.m. - 11:00 a.m. (English)	Register

*8:30 a.m. - Registration and complimentary breakfast

About

History

News & Media Center

Media Kit
 Publications
 News Releases
 Public Records Office

Leadership

Board of Directors
 Board & Committee Meetings
 Executive Committee

FAQs

Careers

Community

Vendor Guide

Obtain A Policy
 Why State Fund
 Plans & Discounts

Claims Services

File A Claim
 Medical Provider Network (MPN)

Safety & Seminars

Safety Resource Center
 Seminars & Employer Education
 Series
 Newsletters

Locations

Contact Us

Forms

Brokers
 Online Services
 Continuing Education

Fraud

Employers
 Resources
 MedFinder
 Report a Claim
 Create a Safe Workplace

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CLAIMS SERVICES

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5/13/2010	Tulare County Farm Bureau 737 N. Ben Maddox Way	1:00 p.m. - 3:00 p.m. (Spanish)	Register



Safety News



ISSUE TWO, 2009

STATE COMPENSATION INSURANCE FUND

Protect Your Multi-Lingual Workers

Are you getting important safety training messages and workplace communications across to your limited- or non-English speaking workers? From procedures and policies to imperative hazard warnings and emergency instructions, make sure your message is understood by all your workers.

Cal/OSHA requires that employers provide safety training to their workers in a language they can understand. Instruct in your workers' primary language, provide a translator, or translate materials. If you translate or provide training in another language, cover the same materials and amount of detail as your English language training. Use interactive training to get hands-on experience and provide employees a chance to ask questions.

Choosing the appropriate method of communication is essential to getting information across to any worker, but a multilingual workforce poses a challenge. If you're instructing non-English-speaking workers, use methods to make sure they understand you. Give clear, simple verbal instructions and list your instructions in the order that you want them done. Ask workers to repeat instructions back to you. Ask them to demonstrate the technique they've been taught. If the job requires technical terms teach workers what the words mean.

Safety and hazard signs need pictures and words

that everyone can understand. Confirm that all workers understand the signs' directions. If the safety and hazard signs contain only words, translate them in the primary language of your workforce to ensure everyone gets the message.



Workplace documents that must be translated include hazard warning signs, lock-out-tagout devices and signs, company safety policies and procedures, equipment manuals, and instruction booklets. Provide material safety data sheets (MSDS) in appropriate languages so your workers know how to properly handle, store, and dispose

of chemicals. When you have materials translated, ask a bilingual reader to review them for mistakes.

For good job site communication, brief all workers on their work location and address. Explain emergency procedures, contact phone numbers, and warning words such as, "fire," "danger," and "look out!" Identify bilingual workers that can serve as interpreters on the job site, during training or act as resources for reviewing written materials. Make sure employees know who is bilingual on the job and encourage them to use interpreters as a communication resource. If you are not sure that a worker understands communication on a jobsite, seek out their supervisor or someone that can accurately translate for you.

In This Issue

Feature Articles

Protect Your Multi-lingual Workers

The Expert's Corner –
Going Green With
Office Lighting

Get A Grip On Hand Weeding
Requirements

Heat Illness Training Guide
Available

June Is National Safety
Month

Safety Topic –
Prevent Heat-Related
Illness

In Each Issue

Employer Education Series
Reporting Injuries

STATE
COMPENSATION
INSURANCE
FUND

The Expert's Corner

Going Green With Office Lighting

In a standard office, lighting accounts for about 60% of a company's electrical costs. Despite recent efforts to make offices more energy efficient, surprisingly the majority are still overlit for computer work. According to the American National Standards Institute (ANSI), about 30 foot candles (fc) of surrounding light for monitor viewing are all that is necessary for healthy computer use. Any more than this can create glare and reflections on the monitor screen, which can result in awkward postures and symptoms like headaches, nausea and fatigue in the user. Yet the typical office ranges from 60-100 fc, far more than is recommended, which results in a correspondingly larger consumption of energy as well.

Some simple steps companies can take to both make their lighting environment healthier for employees and to reduce their energy costs:

If your company hasn't done so already, replace all fluorescent fixture ballasts with

high-frequency electronic ballasts and full-spectrum T-8 tubes. This will substantially reduce your energy costs.

Better yet, replace those ballasts with a dimmable type, so that your entire system can be lowered down to the preferred 30 fc range with ease.



Maintaining a balanced overhead lighting system is important, so simply turning off some fixtures or removing certain tubes are not good options, as these can create hot spots or dark areas and electrical safety

hazards. Some systems are wired so that one wall switch controls the center tube in a three-tube fixture. If yours is set up this way, simply turning off this center tube can effectively reduce consumption by a third and result in an overall reduction in illumination of 20-30 fc.

Another simple energy saving technique in warmer weather is to close the blinds on the south and west facing sides of your building before leaving for the weekend. This will minimize the heat gain your HVAC system must overcome when the system comes back up to speed on Monday.

Jeff Tiedeman, an Ergonomics Consultant with State Fund, is a Certified Safety Professional (CSP), and a Board-Certified Industrial Ergonomist (CIE). He has done extensive research on specialized topics related to ergonomics, including illumination in the workplace and seating design, and has written articles and spoken at conferences on these subjects.

Get A Grip On Hand Weeding Requirements

Are you in compliance with California's regulation banning unnecessary hand weeding activities? The law, which applies to hand thinning and hand hot-capping as well, resulted from farm labor and management's attempt to eliminate prolonged hand weeding activities which may contribute to a high incidence of back and lower extremity injuries in workers.

Although, the law doesn't ban hand weeding altogether, it says that a worker may not weed

in a stooped, kneeling, or squatting position either with a short-handled or long-handled tool. It does, however, permit hand weeding in the following situations:

- If an employer can show that the hand weeding is necessary because there's no readily available, reasonable alternative (e.g. no long-handled tool) suitable and appropriate to the production of the commodity
- If the hand weeding is only occasional or intermittent and incidental to a non-hand-weeding operation (To be "occasional or intermittent," hand weeding must be limited to 20% of a worker's weekly work time.)
- If the high-density plants are spaced less than 2 inches apart when planted
- If the agricultural or horticultural commodity is grown in fields or greenhouses that have been registered with the County Agricultural Commissioner as organic

Continued on next page

Heat Illness Training Guide Available

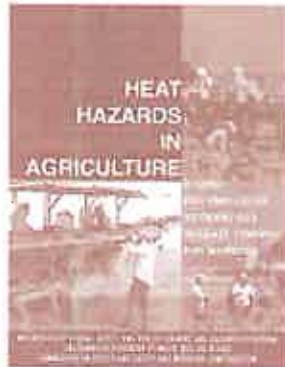
In accordance with California law, employers are required to take steps to prevent heat illness at all outdoor worksites. This includes developing and implementing written procedures on heat illness prevention, and providing heat illness training to all employees - especially those who are not proficient in the English language. To assist employers who, under California law, must provide in depth training on the subject for their supervisors and outdoor workers, a comprehensive, easy-to-use booklet was created, *Heat Hazards in Agriculture, A Guide for Employers to Carry Out Tailgate Training for Workers*. Employers are encouraged to obtain a copy of this free guide and use it to train their agricultural workers about how to recognize and prevent heat illness and what to do should a heat illness emergency arise.

Agricultural workers may be at risk for heat illness because they generally spend many hours working outdoors in heated weather conditions, especially during summer months and harvesting times. This guide, with easy-to-follow diagrams, gives life-

saving information that can help employers train their employees about working safely outdoors in the heat and on heat illness prevention. The guide includes:

- A checklist to inspect your worksite and identify possible heat hazards before the training is held
- Complete instructions for teaching workers about heat hazards
- A daily check list of necessary precautions that need to be put in place before work begins
- Information that includes a Cal/OSHA fact sheet with key information about heat illness
- An easy-to-read fact sheet that can easily be copied and distributed to employees

The guide is concise and easy-to-read with graphics that can be universally understood by employees regardless of their native language. The guide is currently available in English and in Spanish, however, future plans include translations in the seven languages commonly spoken in California. You can download the booklet directly from the DIR Web site at www.dir.ca.gov or call (510) 622-3959 to have a copy mailed to you.



Continued from previous page

- If the agricultural or horticultural commodities are seedlings
- If the horticultural commodity is grown in tubs or planter containers with openings not exceeding 15 inches

The law further requires employers to supply gloves and kneepads, as necessary, to their hand-weeding workers and provide job training in accordance with their company Illness and Injury Prevention Program (IIPP) guidelines. Workers doing hand weeding that is not occasional or intermittent must also be given an additional 5 minutes of rest period for every four hours worked.

Cal/OSHA is enforcing this law primarily by investigating complaints. Its interpretation of the regulation's language will determine whether a citation - either general or serious - is warranted. To cite an employer, Cal/OSHA will have to prove that workers were engaged in hand weeding activities in violation of the regulation. And, to avoid fines that could total thousands of dollars, a cited employer must justify that the use of hand weeding, hand thinning or hand hot-capping was required due to the unsuitability of the use of long-handled tools or of other alternate means of performing the work.

June is National Safety Month

Accidents and resulting injuries take their toll not only with the tragic price of human suffering but also with the monumental costs of economic capital in lost wages, productivity or property, and in increased medical, administrative, and insurance expenses. In an effort to raise awareness about how to stay healthy and safe both on- and off-the-job, the National Safety Council (NSC) has designated June as National Safety Month.

Each of the four weeks in June focuses on a specific safety topic, which includes some of our nation's most pressing safety risks, according to research. The following link to NSC's website <http://www.nsc.org/NSM/> provides detailed information on each week's activities, along with posters and tip sheets for employers, designed to help develop employee safety recognition.

- Week 1 – Teen Driving
- Week 2 – Falls (in the workplace and at home)
- Week 3 – Overexertion (in the workplace and at home)
- Week 4 – Distracted Driving (primarily from cell phone talking and texting)

We hope employers will join with the National Safety Council for this National Safety Month and do their part to reduce the number of accidental injuries and deaths not only for the month of June but for all year...every year.



Prevent Heat-Related Illness

Working in high-heat conditions can have dangerous health effects on those who are unprepared. Exposure to high temperatures for long periods of time can increase the chance of illnesses such as sunburn, heat exhaustion, heat stroke, or heat cramps. These illnesses can range from mild to severe and sometimes can result in death. Knowing what to do to prepare for and prevent these heat-related illnesses is better than having to treat them.

To work comfortably and avoid getting overheated, check the day's weather and make sure you're properly dressed for the predicted conditions. Wear a hat, appropriate loose-weave cotton clothing that covers your exposed skin and lightweight protective gear. Protect any exposed skin and your eyes from the sun's ultraviolet rays by using sunscreen and wearing sunglasses.

Know where drinking water or other cold drinks are located. Drink about two glasses of water before beginning work and continue to drink water during and after work to replace fluids you'll lose through sweating. Increase your intake of fluids (one to two quarts per hour) during high temperatures, especially when temperatures are above 100 degrees

Fahrenheit and during periods of unusually high humidity. Avoid alcohol, it adds to dehydration and increases your risk of a heat-related illness.

Stay alert for early symptoms of excessive exposure to heat and let your supervisor know if you're feeling ill, weak, or faint. Make sure there are other qualified persons available who can recognize and give you first aid if you do become ill. Know how to respond or quickly contact medical help if you notice a coworker showing signs of heat illness.



Supervisors can do their part in heat illness prevention by checking the day's temperatures and managing the work activities accordingly – setting up rest breaks in shaded areas, rotating tasks, scheduling heavy work for cooler hours, and postponing non-essen-

tial tasks during heat spells. They should monitor the condition of workers; do they show signs of illness or drug or alcohol use? Older workers or those who are obese, pregnant, or take prescribed medication are at greater risk for heat-related illnesses.

Working in high-heat conditions can be done safely, if you're prepared by dressing correctly, staying hydrated, taking breaks, and recognizing signs of over-heating.

TOPIC REVIEW

Instructor _____

Date _____

Location _____

Attended By _____

Safety Recommendations



Prevención de enfermedades relacionadas con el calor

Trabajar en condiciones de calor fuerte puede tener efectos nocivos peligrosos a la salud de las personas que no estén preparadas. La exposición a altas temperaturas durante períodos prolongados puede incrementar las probabilidades de sufrir enfermedades tales como quemaduras del sol, agotamiento, insolación o calambres. Estas enfermedades pueden abarcar desde leves hasta graves, y en ciertos casos ser mortales. Conocer lo que se debe hacer para prepararse y así prevenir estas enfermedades causadas por el calor es mejor que tener que tratarlas después de que ocurran.

Para trabajar cómodamente y evitar estar demasiado acalorado, consulte el pronóstico del tiempo y asegúrese de estar vestido según las condiciones pronosticadas. Use un sombrero, ropa de tejido abierto de algodón que le cubra la piel expuesta y equipos de protección ligeros. Protéjase la piel expuesta y los ojos contra los rayos ultravioleta del sol usando una loción bloqueante y anteojos para el sol.

Sepa dónde está localizada el agua y otras bebidas frías. Beba aproximadamente dos vasos de agua antes de comenzar el trabajo y continúe bebiendo agua durante su trabajo y después de terminar para reemplazar los líquidos que pierde al sudar. Aumente su consumo de líquidos (uno o dos litros por hora) durante altas temperaturas, especialmente a más de 100 grados Fahrenheit y durante períodos de alta humedad. Evite el consumo de alcohol, ya que eso ayuda a la deshidratación y aumenta el riesgo de sufrir

una enfermedad relacionada con el calor.

Manténgase alerta a los síntomas iniciales de exposición excesiva al calor y avísele a su supervisor si se siente mal, débil o desfallecido. Asegúrese de que haya otras personas calificadas disponibles que puedan reconocer y brindar primeros auxilios si usted se siente mal. Sepa cómo responder o llamar rápidamente a

ayuda médica si nota que otro trabajador muestra indicios de una enfermedad causada por el calor.

Los supervisores pueden cooperar en la prevención de enfermedades relacionadas con el calor consultando las temperaturas pronosticadas para el día y organizando las tareas de trabajo de

acuerdo con las mismas, ofreciendo períodos de descanso en áreas de sombra, alternando las tareas, programando los trabajos pesados en las horas más frescas y posponiendo durante olas de calor las tareas que no sean esenciales. Deben vigilar las condiciones de los trabajadores, ¿muestran indicios de enfermedad o uso de drogas o alcohol? Los trabajadores de mayor edad, o los obesos, embarazadas o que toman medicinas bajo receta corren mayores riesgos de sufrir enfermedades relacionadas con el calor.

Trabajar en condiciones de calor fuerte puede hacerse con seguridad, si la persona está preparada, vistiéndose correctamente, manteniéndose hidratado, tomando descansos y reconociendo los indicios del acaloramiento excesivo.



REVISIÓN DEL TEMA

Instructor _____

Fecha _____

Ubicación _____

Asistente(s) _____

Recomendaciones de seguridad

STATE COMPENSATION INSURANCE FUND

Loss Control Services

P.O. BOX 420807
SAN FRANCISCO, CA 94142-0807



PSRST STD
US POSTAGE PAID
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ZIP CODE 92887

Please forward to the person responsible for your safety program

News about Occupational Safety and Health in Agriculture

Issue Two, 2009

Employer Education Series

State Fund continues to promote community educational outreach by increasing the quantity and frequency of employer seminars. These seminars are produced and sponsored by State Fund and are open to State Fund policyholders. The seminar topics cover all aspects of worker's compensation and are offered statewide.

As part of State Fund's Employer Education Series, the local State Fund Loss Control departments offer safety seminars dedicated to loss prevention. They feature safety training targeted to specific industries and safety topics of interest to California employers. Various programs in the series are developed in conjunction with State Fund insured Group Programs and external affiliates and partners. Some of these partners are occupational safety and health providers such as Cal/OSHA Consultation Service, the Department of Health Services, and the University of California.

The goal of State Fund's Employer Education Series is to present valuable information from recognized safety and health experts to enable employers to reduce the frequency and severity of workplace injuries, facilitate regulatory compliance, and increase business profits.

The program venues provide the opportunity for attendees to have their workplace safety questions immediately and personally answered by industry experts. The typically half-day seminars are usually held at regional State Fund offices. To learn what programs are scheduled in your area, visit www.scif.com and click on Seminars. □

Reporting Work-Related Injuries

State Fund's Claims Reporting Center (1-888-222-3211) is available 24 hours a day, 7 days a week for policyholders to report injuries as soon as they occur. Agents will do the necessary paperwork to get the claim started and refer the injured to the designated physician or provider.

Within 8 hours of any serious illness or injury (requiring hospitalization over 24 hours, other than for medical observation or where there is permanent employee disfigurement) or death occurring in the workplace or in connection with employment, employers must report the incident to the Division of Occupational Safety and Health. □

This Agricultural Safety News is produced by the Safety and Health Services Department of State Fund to assist clients in their loss control efforts. Information or recommendations contained in this publication were obtained from sources believed to be reliable at the date of publication. Information is only advisory and does not presume to be exhaustive or inclusive of all workplace hazards or situations. Permission to reprint articles subject to approval by State Compensation Insurance Fund.

Published by State Compensation Insurance Fund Safety and Health Services Department. Editor: Judy Kerry

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Safety News



ISSUE TWO, 2008

STATE COMPENSATION INSURANCE FUND

Heat Illness Resources

Heat illness is a silent hazard. Victims may not realize they're in trouble until the illness is advanced or life threatening. In California, employers with any outdoor place of employment must comply with the *Heat Illness Prevention Standard* to reduce the risk of work-related heat illnesses among their employees. To assist employers in crafting their heat illness prevention procedures, Cal/OSHA has created a guide, the *Employer Sample Procedures for Heat Illness Prevention*.

Procedures suggested in this guide provide the minimal steps applicable to most outdoor work settings that are essential to reducing the incidence of heat-related illnesses. In working environments with a higher risk for heat illness (e.g., during a heat wave or other severe working or environmental conditions) it's the employer's duty to exercise greater caution and include additional protective measures, beyond what's listed in the guide, to protect their employees.

The four main sections of the guide include but are not limited to those contained in Title 8 of the California Code of Regulation 3395. They are: provisions of water, access to shade, written procedures, and training. Each section begins with a reference to the *Heat Illness Prevention Standard* and offers sample bulleted procedures. The section

is then followed by lined pages where employers can insert the specific steps their company will take to assure compliance with that particular element of the standard.

The guide's recommended procedures are not intended to supersede or replace the application of any other Title 8 regulation, particularly Title 8 CCR 3203, the *Injury and Illness Prevention Program* (IIPP). However, the measures listed may

be integrated into a company's existing IIPP. Employers should also be aware of other standards that apply to heat illness prevention such as the requirement to provide for drinking water, first aid, and emergency response.

To effectively establish your company's procedures, carefully review the key elements

listed in Cal/OSHA's guide, as well as the examples provided, then select and fill out the procedures applicable to your workplace. Use additional paper when necessary. Next, implement and train your employees and supervisors on the procedures you have established for your company and encourage workers to immediately report symptoms or signs of heat illness in themselves or in coworkers.

To access a copy of the *Employer Sample Procedures for Heat Illness Prevention* or for additional information on heat illness prevention, go to <http://www.dir.ca.gov/DOSH/HeatIllnessInfo.html>. □



In This Issue

Feature Articles

Heat Illness Resources
The Expert's Corner –
Grip Force And Gloves
Check Out State Fund's
Online IIPP Builder
"Bee Alert"
Work At A Safe Pace
Safety Topic –
Ladder Safety

In Each Issue

Employer Education Series
Reporting Injuries

STATE
COMPENSATION
INSURANCE
FUND

The Expert's Corner

People wear gloves for many different reasons and occasions. Whether people are making fashion statements, participating in their favorite pastime, or simply working, properly fitting gloves can be an important accessory for completing tasks comfortably, efficiently, and safely. Gloves improve grip when handling tools and slippery objects, and they protect the hands from extreme temperatures, sharp or abrasive materials, and guard against the effects of toxic and corrosive substances.

While gloves provide excellent protection against many hazards, they can be hazardous if they do not fit properly. When gloves are too loose, extra force needs to be applied in order to get a good firm grip. Because of this, there is a loss of grip strength, in comparison to not wearing any gloves at all. This, in effect, causes double work: performing the job at hand and overcoming any movement or slippage from the glove. On the other hand, when gloves are too tight, they interfere with grasping, dexterity, and finger movement. Additional force is needed in order to flex the tight

gloves, especially if they are thick.

Wearing ill-fitting gloves requires the wearer to apply additional grip force that would not be required if the gloves fit correctly. Over time, greater grip forces applied can lead to fatigue, discomfort, and eventual injury to the hands and arms.



The following points should be considered when selecting the right glove for the job:

- Gloves with rubber dots on the surface increase grip stability on surfaces that are slippery (e.g., wet items or items

without handles).

- For slippery surfaces, workers use greater grip force when wearing cotton gloves than with rubber gloves. Cotton gloves perform better with non-slippery surfaces.
- Rubber gloves allow employees to maintain relatively low grip force levels for both slippery and non-slippery surfaces.
- Studies by the University of Osaka suggest that rubber gloves help reduce force and provide more efficient control than cotton gloves in tasks requiring precision handling of small objects.
- Performance time for cotton gloves tends to be longer than that for rubber gloves.
- In addition to carefully selecting the type of glove provided to workers, gloves of different sizes should also be provided.

Information above refers to a research study conducted at the School of Health and Sport Sciences at the University of Osaka, Japan. □

Lou Vicario is one of State Fund's Certified Associate Ergonomists based in Southern California.

Check Out State Fund's Online IIPP Builder

Since 1991, the California Code of Regulations has required employers to establish, implement, and maintain an effective Injury and Illness Prevention Program (IIPP) to ensure that all California employers meet their legal obligation to provide and maintain a safe and healthy workplace for their employees.

An IIPP is a written plan that details the required steps employers must take to protect their employees from workplace hazards. If a

Cal/OSHA inspector visits a workplace, one of the first things he/she will ask is to see the company's IIPP. The benefits of having an effective IIPP include: reducing work-related injuries and illnesses, decreasing financial losses resulting from work-related injuries, and avoiding costly Cal/OSHA fines.

As a service to our policyholders, State Fund has developed an online tool called the IIPP Builder. This interactive tool enables you to create an Injury and Illness Prevention

Program specific to your business operation and allows you to download various forms and checklists to use when implementing your IIPP. The IIPP Builder contains tutorials that will guide you through the steps necessary to compose your customized safety program. The IIPP Builder will not only enable you to create and update your IIPP, it's also designed to help you understand IIPP requirements and to determine if your

Continued on next page

"Bee" Alert

The rapid growth of Africanized honeybees (AHBs) or "killer bees" in California poses a potential threat to agricultural workers. AHBs and European Honey Bees (EHBs) look and sound alike and both are valued for pollination, honey, and beeswax. But, although both types sting only once, AHBs attack in larger numbers with less provocation and can pursue their victim for over a quarter mile and attack for several hours. The threat of an AHBs attack can be minimized if you know how to prevent and protect against a bee encounter.

Bee swarms commonly seek nesting sites in the spring and early summer. But, as AHBs produce more swarms per year, they may appear at other times. Remove or seal potential bee nesting sites like wall openings, sheds, deserted or neglected cars or equipment; trees stumps, dense vegetation, trash areas or woodpiles; and underground areas such as animal holes, irrigation pipes, meter boxes or drainage ditches.

Before beginning a job or entering a shed or out-building, examine the area and report signs of bee activity. Wear a hat and gloves, tuck long shirts into pants, duct tape cuffs or tuck pants into boots and avoid wearing dark clothes or scented products. If bees might be encountered during work, wear protective equipment such as a bee veil,

handkerchief or a full-length bee suit.

AHBs defend their nests quickly and viciously within 5 to 100 feet or more of their nest when disturbed by vibration or noise from power equipment such as lawn mowers, weed eaters, chain saws or other machinery that excites them.



To protect yourself during an AHB encounter **RUN AWAY** to an enclosed vehicle or building protecting your head, eyes, nose and mouth with your hands, arms or clothing. Swatting bees upsets them more. Although some bees may get in the shelter, the majority will be shut out. If stung, quickly pull or scrape the stinger from the skin and go immediately to a professional medical facility for treatment because multiple bee stings can affect breathing or trigger a fatal allergic reaction. □

Work At A Safe Pace

You've heard the expression, "Haste makes waste," but hurry and haste can lead to accidents and injuries, when speed becomes more important than safety. In fact, hurrying is a common factor in many accidents.

Any time you're about to climb a ladder or equipment, pick up a heavy object or use a potentially dangerous piece of machinery, give a thought to safety first. Make a mental note to do it at a safe and steady pace. This is especially true if you're about to start a new job or use equipment you are not familiar with.

Sometimes workers, especially new ones, work at a fast pace in order to impress their foreman or the boss. While that kind of attitude is appreciated, it won't be appreciated if it results in an accident or injury. For an employer, the cost of the accident could more than wipe out the profits from the job, but what's more important is the pain, worry, and the financial loss to the injured worker and their family.

There's also another expression, "Slow and steady wins the race." Work at a safe pace. You'll get the job done and both you and your employer will end up winners. □

Continued from previous page

IIPP meets Cal/OSHA requirements.

The IIPP Builder - which requires either Internet Explorer 5.5 or higher or Adobe Acrobat 5.0 or higher - is available exclusively to our policyholders through State Fund Online (a free online resource tool that allows you to quickly and easily manage your policy round-the-clock). If you're not currently a State Fund Online user, register now at www.scif.com and begin building your IIPP today.

State Fund recognizes that an employer's loss control efforts help to decrease the frequency and severity of illnesses and injuries in the work environment. We are committed to the belief that a safe

workplace can increase productivity and lower workers' compensation costs and are proud of our role in helping you develop and enhance your safety programs.

For questions about the IIPP Builder, contact your State Fund Loss Control Consultant, call State Fund Online Support at 1-866-721-3498, or email us at iipp@scif.com. The IIPP Builder is just one of many products State Fund has developed to help you control costs as well as lower employee work-related injuries and illnesses. To find out about additional products and services available to State Fund policyholders, visit www.scif.com. □



Ladder Safety

Ladder safety begins with selecting the right ladder for the job and includes inspection, setup, following safe procedures while on the ladder, proper use, care, and storage. This combination of safe equipment and its safe use can eliminate most ladder accidents.

Always check a ladder before using it. Inspect wood ladders for cracks or splits. Inspect metal and fiberglass ladders for bends and breaks. Never use a damaged ladder. Tag it "Defective", take it out of service and report it to your supervisor.

When setting up an extension ladder, make sure it's straight and sitting firmly on the ground or floor. If one foot sits lower, build up the surface with firm material, don't set it on boxes, bricks or other unstable bases. Lean the ladder against something solid, but not against a glass surface. Make sure the ladder is placed at a safe angle, with the base away from the wall or edge of the upper level about one foot for every four feet of vertical height. Keep ladders away from doorways or walkways, unless barriers can protect them.



Keep the steps and rungs of the ladder free of grease, paint, mud or other slippery material. And remember to clean debris off your shoes before climbing. Always face the ladder when climbing up or down, using both hands to keep a good grip on the rails or rungs. Don't carry heavy or bulky loads up a ladder. First climb up the ladder, and then pull up the load with a rope or bucket.

Many ladder accidents occur because of slipping or skidding. You can prevent these accidents by equipping the ladder with non-slip safety feet, blocking its base or tying it to a sound, permanent structure.

Overreaching is probably the most common cause of falls from ladders. A good rule is to always keep your belt buckle inside the rails of a ladder. Don't try to move a ladder while you're on it by rocking, jogging or pushing it away from the supporting wall.

When you've finished the job, properly store the ladder so it won't be exposed to excessive heat or dampness and will be in good condition for the next time. □

TOPIC REVIEW

Instructor _____

Date _____

Location _____

Attended By _____

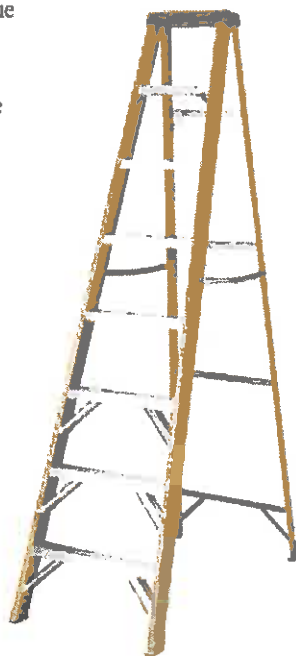
Safety Recommendations

Seguridad en las escaleras de mano

La seguridad en las escaleras de mano comienza con la selección de la escalera adecuada para el trabajo a realizar e incluye revisarla, instalarla, saber cómo subirse y pararse de manera segura, usarla correctamente, cuidarla y guardarla. Esta combinación del uso de equipo seguro y su utilización sin riesgos puede eliminar la mayoría de los accidentes que ocurren con las escaleras.

Revise siempre la escalera antes de usarla. Cheque que las escaleras de madera no tengan rajaduras ni grietas, y que las escaleras de metal y de fibra de vidrio no tengan curvaturas ni roturas. Nunca use una escalera de mano que esté dañada. Póngale una etiqueta de "Defective" ("Defectuosa"), retírela y repórtela a su supervisor.

Cuando coloque la escalera, asegúrese de que está derecha y fija firmemente en el suelo o el piso. Si una de las patas está más baja, súbala utilizando un objeto estable, no la ponga sobre cajas, ladrillos ni ninguna otra base poco estable. Recargue la escalera en algo firme, no la ponga sobre una superficie de cristal. Asegúrese de mantener un ángulo estable de 1:4. Es decir que por una distancia de un pie horizontalmente entre la base de la escalera y la pared, haya cuatro pies de distancia vertical entre el suelo y el extremo superior de la escalera. Mantenga las escaleras lejos de las entradas y los pasillos, excepto si hay barreras para protegerlas.



Asegúrese de que los escalones y travesaños de las escaleras no tengan grasas, pintura, lodo o cualquier otro material resbaladizo. Y no olvide quitarse la basura de los zapatos antes de subirse. Siempre suba o baje con la cara hacia la escalera y use ambas manos para agarrarse bien de los pasamanos o de los tra-

vesaños. Nunca suba la escalera cargando objetos pesados o voluminosos. Suba usted primero y luego eleve el material con una cuerda o una cubeta.

Muchos accidentes ocurren porque las escaleras se derrapan o patinan. Usted puede prevenir esos accidentes si pone a la escalera patas de seguridad antiderrapantes, le bloquea la base o la amarra a una estructura estable y permanente.

Tratar de alcanzar demasiado probablemente es la principal causa de las caídas de las escaleras. Una buena regla a seguir es mantener siempre la hebilla de su cinturón dentro de los pasamanos de la escalera. No trate de mover la escalera cuando usted la esté usando mecándose, dando tumbos o empujándose para separarse de la pared de apoyo.

Cuando termine su trabajo, guarde la escalera en el lugar apropiado para que no quede expuesta a la humedad o al calor excesivo, y para que esté en buenas condiciones cuando se use de nuevo. □

REVISIÓN DEL TEMA

Instructor _____

Fecha _____

Ubicación _____

Asistente(s) _____

Recomendaciones de seguridad

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News about Occupational Safety and Health in Agriculture

Issue Two, 2008

Employer Education Series

State Fund continues to promote community educational outreach by increasing the quantity and frequency of employer seminars. These seminars are produced and sponsored by State Fund and are open to State Fund policyholders. The seminar topics cover all aspects of worker's compensation and are offered statewide.

As part of State Fund's Employer Education Series, the local State Fund Loss Control departments offer safety seminars dedicated to loss prevention. They feature safety training targeted to specific industries and safety topics of interest to California employers. Various programs in the series are developed in conjunction with State Fund insured Group Programs and external affiliates and partners. Some of these partners are occupational safety and health providers such as Cal/OSHA Consultation Service, the Department of Health Services, and the University of California.

The goal of State Fund's Employer Education Series is to present valuable information from recognized safety and health experts to enable employers to reduce the frequency and severity of workplace injuries, facilitate regulatory compliance, and increase business profits.

The program venues provide the opportunity for attendees to have their workplace safety questions immediately and personally answered by industry experts. The typically half-day seminars are usually held at regional State Fund offices. To learn what programs are scheduled in your area, visit www.scif.com and click on Seminars. □

Reporting Work-Related Injuries

State Fund's Claims Reporting Center (1-888-222-3211) is available 24 hours a day, 7 days a week for policyholders to report injuries as soon as they occur. Agents will do the necessary paperwork to get the claim started and refer the injured to the designated physician or provider.

Within 8 hours of any serious illness or injury (requiring hospitalization over 24 hours, other than for medical observation or where there is permanent employee disfigurement) or death occurring in the workplace or in connection with employment, employers must report the incident to the Division of Occupational Safety and Health. □

This Agricultural Safety News is produced by the Safety and Health Services Department of State Fund to assist clients in their loss control efforts. Information or recommendations contained in this publication were obtained from sources believed to be reliable at the date of publication. Information is only advisory and does not presume to be exhaustive or inclusive of all workplace hazards or situations. Permission to reprint articles subject to approval by State Compensation Insurance Fund.

Published by State Compensation Insurance Fund Safety and Health Services Department. Editor: Judy Kerry

TOPIC REVIEW

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News about Occupational Safety and Health in Construction

Issue Three, 2009

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Published by State Compensation Insurance Fund Safety and Health Services Department. Editor: Judy Barry

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REMEMBER TO RECYCLE
THIS NEWSLETTER

Safety News

ISSUE THREE, 2009

STATE COMPENSATION INSURANCE FUND

Get The Lead Out

Lead exposure on construction sites is a serious issue. Lead is dangerous when it's air-borne as dust, fumes, or a mist because workers can then breathe it, ingest it, or take it home and expose others. Employers of job sites that might contain lead are required by Cal/OSHA to conduct sampling tests to detect exposure and provide training to workers who may be exposed.

Construction activities that could expose workers to lead include renovating or demolishing structures with lead-painted surfaces; sandblasting, grinding, cutting, or torching metal structures painted with lead; welding, soldering, cutting or removing pipes, joints or ductwork containing or painted with lead; cutting or stripping lead-sheathed cable; and cleaning up sites where there's lead dust.

Lead dust may not be visible so it can unknowingly get on a worker's hands, face, and clothes. Adults who are lead poisoned may feel tired, irritable, or get aches and pains. They also can have serious health problems affecting the blood system, nervous system, kidneys or reproductive organs. The only way to know if a worker is exposed to lead is to have a doctor do a blood test for lead.

What Precautions Can Workers Take To Avoid Lead Exposure?

- Use safe work practices such as wetting down paints and coatings to keep dust out of the air.
- Change clothes and wash up before eating,

drinking, or smoking. Eat, drink, and smoke only in clean areas.

- Use personal protective equipment like gloves, special clothing, and a respirator.
- Make sure the respirator fits and is worn and maintained properly.
- Change clothes and wash up before going home. Lead dust on clothes or in the car could expose

the family to lead. Children are more susceptible to lead than adults.

If a jobsite is a lead exposure risk, employers are required to conduct air sampling. Until actual exposures are determined, workers are required to wear approved respirators.

The detection of any

amount of lead will trigger various Cal/OSHA requirements including engineering controls, proper housekeeping, hand and face washing facilities, additional worker training, respiratory protection, medical monitoring, and additional air sampling. The employer must also develop a written compliance plan.

For more information on lead and lead poisoning, see the Occupational Lead Poisoning Prevention Program (OLPPP) of the California Department of Public Health Services at <http://www.cdph.ca.gov/programs/olppp/Pages/default.aspx>.



In This Issue

Feature Articles

Get The Lead Out

The Expert's Corner –
Protecting Workers
From Noise-Related
Hearing Loss

Keep Up Your Guard At
Elevated Locations

What You Should Know
About Flaggers

October Is National
Ergonomics Month

Safety Topic –
Prevent Heat Illness

In Each Issue

Employer Education Series
Reporting Injuries

STATE
COMPENSATION
INSURANCE
FUND

The Expert's Corner

Protecting Workers From Noise-Induced Hearing Loss

Being in compliance with the Cal/OSHA (or Federal OSHA) noise regulations does not always prevent work-related hearing loss or a workers' compensation claim. That's because research indicates that the current regulations simply aren't protective enough.

Cal/OSHA's noise regulations have a permissible noise exposure level (PEL) of 90 dBA (decibels, A-weighted) for 8 hours. The regulations also set an "action level" of 85 dBA. When employees are exposed above this action level, the employer must implement a hearing conservation program that includes annual hearing tests to determine if employees have experienced a hearing loss.

There are two deficiencies with the current regulations that put employees at risk. First, the Cal/OSHA PEL and action level are not protective enough. Secondly, some industries (most notably construction and agriculture) are exempt from having a hearing conservation program. Without annual hearing tests, a worker may not notice (or bring to the attention of the employer) a hearing loss



until it becomes debilitating. Once hearing is lost, the damage is permanent.

There are guidelines for employers that protect employees from the damaging effects of occupational noise. One of these is the threshold limit value (TLV) set by the American Conference of Governmental Industrial Hygienists (ACGIH). Another is the recommended exposure limit (REL) set by the National Institute for Occupational Safety and Health (NIOSH). Both guidelines recommend an exposure limit of 85 dBA for an 8-hour workday.

Not only do ACGIH and NIOSH guidelines

lower the exposure limit to 85 dBA, they also lower what is called the "exchange rate" from 5 dBA to 3 dBA. When the sound level increases by the decibel value of the exchange rate, the allowed duration is halved. In other words, Cal/OSHA allows an employee to be exposed to 90 dBA for 8-hours, 100 dBA for 4-hours, etc., while ACGIH and NIOSH recommendations allow 85 dBA for 8-hours, 88 dBA for 4-hours, etc. That's quite a difference between what's allowable under the law and what's considered protective. In addition, NIOSH and ACGIH recommendations for annual hearing tests do not exempt any industries.

If you want to save workers from the debilitating effects of hearing loss, and prevent costly workers' compensation claims, protect your employees by following the ACGIH or NIOSH guidelines.

Mary Jo Jensen CIH, CSP, is a Certified Industrial Hygienist assigned to State Fund's Sacramento and Redding Districts.

Keep Up Your Guard At Elevated Locations

A fall from elevation can seriously injure or kill a worker. Employers should implement a fall prevention safety program by identifying potential fall hazards on the job, providing workers with training and fall protection equipment, and placing guardrails around elevated locations.

Guardrails protect workers from falls and act as a barrier to prevent tools and equipment from falling on workers below. Guardrails are required on all open sides of elevated work

locations that are 7 ½ feet or more above the floor, ground, or other working areas. The elevated work locations include all built-up scaffolds, rolling scaffolds, surfaces, wall or roof openings, elevated platforms, runways, and ramps.

To protect employees from falls, guardrails and their connections and anchorages must withstand a force of 200 pounds applied outward or downward on the top rail. For heavy stresses from employees trucking or handling materi-

als, additional strength is required by use of heavier stock, closer spacing of posts, bracing, or other methods.

Wood, metal pipe, structural metal, and other suitable materials may be used to construct guardrails. They should have a smooth top rail, midrail, and posts. The top rail's upper surface should be 42 to 45 inches tall. The midrail needs to be halfway between the top rail and

Continued on next page

What You Should Know About Flaggers

Many construction operations require equipment and worker activity to take place in areas of moving traffic. So, how can workers and equipment be protected while working in these traffic areas? And, how do workers know when a flagger should be in place?

According to the Construction Safety Orders of the California Code of Regulations, flaggers are required at construction locations where barricades and warning signs can't effectively control moving traffic. In these situations, flaggers must be placed in relation to the equipment or operation so they can give effective warning.

Before being assigned as a flagger, the individual must be trained by someone with the qualifications and experience necessary to effectively instruct the employee in the proper fundamentals of flagging moving traffic. Training, instruction, and signaling directions used by flaggers should conform to the "Manual of Traffic Controls for Construction and Maintenance Work Zones," published by the State Department of Transportation. And, as with all employee training, it should be documented and kept on file in accordance with the company Injury

and Illness Prevention Program (IIPP).

Training should take into account the particular worksite conditions and include the following:

- Flagger equipment which must be used
- The layout of the work zone and flagging station
- Methods to signal traffic to stop, proceed or slow down
- Methods of one-way control
- Trainee demonstration of proper flagging methods
- How to respond to emergency vehicles traveling through the work zone
- How to handle emergency situations
- Methods of dealing with hostile drivers
- Flagging procedures when only a single flagger is used

A flagger must wear warning clothes in specific, highly visible colors. They can wear a vest, jacket or shirt in colors of orange, strong yellow-green or fluorescent versions of these. These garments must be worn rain or shine. If it's dark, the flagger should wear reflectorized garments, visible from a minimum distance of 1,000 feet. □

October is National Ergonomics Month

October has been designated *National Ergonomics Month* (NEM) by the Human Factors and Ergonomics Society (HFES) with the goal of raising awareness about the principles and benefits of applied ergonomics. Simply put, ergonomics is the science of making tools, tasks, products, environments, and systems safer and more comfortable for human use. The October campaign strives to educate the public about how to make the changes that can improve their safety, performance, and comfort.

State Fund encourages its insureds to participate in NEM. To get you started, we have developed a comprehensive ergonomics educational CD-ROM, *"Ergonomics: How May We Help You?"* available free of charge to State Fund policyholders. The CD has everything you need to get your ergonomics program started and maintained:

- General information
- Tools to identify risk factors
- Training material
- Steps to develop a written program
- Cost benefits of an ergonomics program
- Effective medical management

To get your copy of the CD and find out what other safety information is available to you (such as ErgoMatters® and bilingual Safety Meeting Topics) visit www.scif.com or contact the Loss Control Department of your local State Fund office. □

Continued from previous page

the surface. The ends of the rails must not overhang the terminal posts except where such overhang does not constitute a projection hazard.

Toeboards are required on all open sides and ends of railed scaffolds at locations where employees are required to work or pass under the scaffold and at all interior floor, roof, and shaft openings. They may be made of any substantial material, either solid, or with openings not over one inch in greatest dimension. The toeboard should be 3 1/2 inches tall. The bottom

clearance (or gap) must not exceed 1/4-inch.



There are some exceptions to the guarding rules for specific industries and situations. For information on exceptions, see the full text of California Title 8, Construction Safety Orders, Article 16: Standard Railings.

Falls must be taken seriously on the job. Guardrails, along with other fall protection measures, can protect workers when they are working at heights. □

REVISIÓN DEL TEMA

Trabajar en tiempo de calor no tiene que ser fatal si usted está preparado para hacerlo. Vístase correctamente, recuerde beber a menudo durante el día, tome los descansos necesarios en áreas frescas de sombra y reconozca los síntomas de exceso de calor.

Safety News

ISSUE THREE, 2008

STATE COMPENSATION INSURANCE FUND

Raise Scaffold Safety Awareness

Scaffolds – such as suspended systems from buildings, supported systems from the ground, and aerial systems on mobile equipment – are common to many construction projects and allow workers to do their jobs at elevated heights. But, those who work on scaffolding systems are at risk for falls or falling objects that could cause serious or even fatal injuries and employers can be cited and fined. However, when workers have received proper training and education in scaffold systems, fall protection equipment, and proper scaffold work practices, they can work safely and feel safe at elevated heights.

access. Depending on the height of the scaffold, fall protection can include safety harnesses and guardrails. Toeboards shall be provided whenever workers are required to work or pass under the scaffolds.



Before a scaffold job begins, all workers should receive training on that particular scaffolding system and on any required personal fall protection equipment including its inspection, use, and replacement. Workers should practice safe behaviors on scaffolding at all times.

They should only climb the scaffolding from designated areas on the structure or on properly installed ladders. Good climbing techniques should be practiced including facing the rungs when climbing up or down; using tool belts or approved hoists to carry materials up to the jobsite and thus allow the use of both hands; and establishing solid footing and balance before climbing the structure.

Site supervisors should raise scaffold safety awareness and support safe work practices. □

A Cal/OSHA-defined “qualified person” should inspect the scaffolding before each use to see that all components are in good condition and that it’s plumb, level and in firm contact with a stable surface. To avoid electrocution hazards, power lines should be at least 10 feet away the scaffold. To prevent falls, a defined “qualified person” should study the load, bracing, and safety code requirements for each job site. Properly designed scaffolding systems have work levels that are decked with regulation-sized planks and have appropriate worker

In This Issue

Feature Articles

Raise Scaffold Safety Awareness

The Expert’s Corner –
Smoke From Wildfires
And The Workplace

Hazcom Programs –
What You Should Know

Inspect Fall Arrest Systems

Sun Safety Tips

Safety Topic –
Tool Safety

In Each Issue

Employer Education Series
Reporting Injuries

STATE
COMPENSATION
INSURANCE
FUND

The Expert's Corner

Smoke From Wildfires And The Workplace

When smoke from wildfires is in the air, employers may wonder if the smoke is a health hazard and if they can do anything to protect their workers.

Smoke is a complex mixture of gases and fine particles. These fine particles are the primary health concern, but chemicals in the mixture can also contribute to the irritating effects of smoke. Carbon monoxide in the smoke is typically only a concern for firefighters close to the fire line.

Health effects depend upon the level of smoke and the sensitivity of the individual. They can include irritation of the eyes and respiratory tract, cough, phlegm, wheezing, difficulty in breathing, and chest discomfort. People with asthma, lung disease, or heart disease are more likely to be affected by smoke. If workers experience symptoms such as chest pain, chest tightness, shortness of breath, or severe fatigue, medical attention should be sought.

Employers should stay alert. They should listen to local news, weather forecasts, and air quality alerts. Air quality advisories and

news can also be found at www.airnow.gov.

Staying indoors is a common advisory. The heating, ventilation, and air-conditioning (HVAC) system should be set to maximize the amount of recirculated air and minimize any fresh air being brought in. Portable room air cleaners can provide additional air



filtration. Some buildings are so "leaky" that the inside air is no better than the outside air. Other buildings may lack air conditioning and become too hot with all the windows and doors kept shut. If the inside environment is unacceptable, it may be appropriate for some or all employees to remain at home or at some alternate location.

Reducing physical activity may be recommended. Employers should review the level of physical exertion needed for all operations and limit or stop some activities if appropriate.

Air contaminants generated within the workplace can be a concern. If open doors and windows or mechanical ventilation with make-up air from outside are needed to reduce exposure to air contaminants from forklifts, welding, or other processes, it may be appropriate to limit or even stop some operations.

In general, the use of respirators or masks is not recommended for widespread use in areas affected by smoke. However, their use may be appropriate for some workers, such as those who need to be outdoors. Consult a safety and health professional before providing respirators for your employees. □

Beth Mohr, Ph.D., CIH, is a Certified Industrial Hygienist assigned to State Fund's San Francisco and San Jose Districts.

HazCom Programs – What You Should Know

Did you know that Cal/OSHA requires every workplace, which has or uses hazardous substances, to have a written and effectively implemented Hazard Communication (HazCom) Program that specifically addresses the potential hazards found at that particular site?

The written program – readily accessible to employees (or their representatives) and to Cal/OSHA – must describe the persons responsible for implementing, maintaining,

and periodically reviewing the program and the procedures for meeting all the requirements including:

- **A list of all hazardous substances in the workplace** – The list may be compiled for the workplace as a whole or for individual work areas and can serve as a checklist to ensure that all hazardous substances in the workplace have Material Safety Data Sheets (MSDSs) and labels.
- **A completed MSDS for each hazardous**

material listed/used in the workplace –

The MSDS contains useful information on the nature of the hazards and how to use, store, and dispose of the material. It also describes what protective measures to take while using the material and what first aid measures to follow if an exposure to the substance occurs. MSDSs must contain all of the sections required by the standard and be readily available to employees.

Continued on next page

Inspect Fall Arrest Systems

Falls are a primary cause for injuries and fatalities in construction. Workers have fallen off edges of every description, especially floors and roofs, and through openings in floors, roofs, and walls.

To prevent accidental falls at work-sites, guardrails or other effective barriers to falls should be used. Where guardrails or other barriers are not feasible, workers must use approved personal fall protection systems or positioning devices. In many instances, fall protection systems can prevent serious injury and save a life. That's why it's important for workers to ensure that their fall arrest system is in proper working condition before they use it.

It's critical that workers choose and use the right equipment for the job and that it's labeled as meeting the requirements of the American National Standards Institute (ANSI). If there's any question about what type of equipment is needed, they should ask their foreman.

A competent person should inspect the equipment



at least twice annually in accordance with the manufacturer's instructions, making sure to document the date of inspection. Prior to each use, the worker should inspect the equipment thoroughly – even if it has been used daily and was inspected the day

before. If the equipment is only used occasionally, it's even more important to inspect it prior to use to ensure that it wasn't put away in a damaged condition or that deterioration hasn't occurred while the equipment was in storage (e.g. weakening of straps or ropes by mold or mildew).

The equipment (including ropes, lanyards or harnesses) should be taken out of service and replaced, if it is found to be defective or if it was involved in a fall.

The time to find out that there is a problem with a fall arrest system is not when a fall happens – at that point it's too late. Proper maintenance and regular equipment inspection can help ensure workers will be protected in the event of a fall. □

Sun Safety Tips

The sun's rays can cause serious skin problems when exposure is excessive. Besides sunburn, there are various types of skin cancer including deadly melanomas. When working outdoors, the best skin protection against the sun's harmful ultraviolet (UV) rays is to wear a long sleeved shirt, long pants, a neck scarf, and your hard hat.

For exposed skin, sunscreens help protect against the cancer-causing UV rays. The American Academy of Dermatology recommends that the sunscreen be reapplied regularly – at least every two hours – especially when there's heavy sweating. Although a sun protection factor (SPF) of 15 is a general recommendation, the Academy suggests using the strongest sunscreen for a person's particular skin type with higher numbers for very fair-skinned people. Having tanned or naturally dark skin does not eliminate the need for protection against UV rays.

Your eyes should be shaded from the sun with sunglasses, visors, caps, or a combination of these. Shading your eyes not only protects them from damaging UV rays but it also keeps you from squinting. Squinting lessens your field of vision and diminishes your ability to safely see what you're doing and spot potential hazards. □

Continued from previous page

- **Methods for employee training and awareness** – Employees must receive training on the HazCom program requirements including its location and availability; the identification and location of hazardous substances; and how to read and understand MSDSs. Training should include how to read and understand label information including physical and health hazards of the substance; how to detect the presence or release of the substance; and what precautionary measures needed to protect themselves from hazards during normal use and in emergency conditions. Training must be done at the time of initial work assignment or when a new material is introduced. Training must be appropriate in content and vocabulary for the education, literacy, and language comprehension level of the employee(s).
 - **Labels and hazard warning information** – Employers are required to use legible labels and other forms of warning to clearly and quickly communicate what's in a container, its hazards, the safety precautions, and the name and address of the manufacturer. Labels and other forms of warning are to be conspicuously placed on containers so that the message is readily visible. Labels should not be removed and if torn or defaced, they must be replaced.
- Whatever the company activity or number of hazardous substances, it is essential that both employers and employees know how to identify potentially hazardous substances, understand the health hazards associated with the chemicals, and follow safe work practices. □



Tool Safety

Construction work often involves the use of power tools such as saws, drills, routers, planers, sanders, and lathes along with hand tools such as chisels, carvers, and augers. When working with these tools, keep safety in mind. Get training on the power and hand tools that you work with on the job. Read the power tool manuals and make sure that you understand and follow the instructions.

Always inspect your tools before each use. Make sure that power cords are in good shape with proper grounding. Tag-out, discard, or repair the tools if they are not in good working order. Make sure that cutting blades and surfaces are clean and sharp to give you the best control. Conduct periodic maintenance on the tools depending on the amount of use they get.



Wear appropriate, close-fitting clothing and tie back long hair. Avoid jewelry and loose clothing that could be pulled into moving and rotating parts. Wear slip-resistant footwear to prevent falls. Safety glasses protect your eyes from sawdust and flying objects. Dust masks and a well-ventilated work area protect your lungs from inhaling small wood particles. Hearing protection is required around tools that produce excessive noise both in the shop and on the worksite. Close-fitting work gloves, when appropriate, can

protect your hands when handling materials.

Use safe work practices when working. Think first before you place your materials or your hands near a cutting blade. Pay attention to the cutting blade the entire time until your cut is completed. A distraction can lead to a lost finger or hand. Keep your hands away from the blade or moving parts by using push sticks or other guides to move materials into the cutting area.

Always remove nails, burls, or other imperfections and additives that could cause the materials to jam or "kick-back." Secure your materials to the work surface to avoid having the material and/or the cutting blade slip when you apply pressure to it. Always give the power tool time to run down and the blade to completely stop before you try to handle it. Turn the power off completely and lockout and blockout before you clear a jam or clean a machine. Never leave powered cutting equipment running while unattended. □

TOPIC REVIEW

Instructor _____

Date _____

Location _____

Attended By _____

Safety Recommendations

[illegible]

STATE COMPENSATION INSURANCE FUND

Loss Control Services

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Please forward to the person responsible for your safety program

News about Occupational Safety and Health in Construction

Issue Three, 2008

Employer Education Series

State Fund continues to promote community educational outreach by increasing the quantity and frequency of employer seminars. These seminars are produced and sponsored by State Fund and are open to State Fund policyholders. The seminar topics cover all aspects of worker's compensation and are offered statewide.

As part of State Fund's Employer Education Series, the local State Fund Loss Control departments offer safety seminars dedicated to loss prevention. They feature safety training targeted to specific industries and safety topics of interest to California employers. Various programs in the series are developed in conjunction with State Fund insured Group Programs and external affiliates and partners. Some of these partners are occupational safety and health providers such as Cal/OSHA Consultation Service, the Department of Health Services, and the University of California.

The goal of State Fund's Employer Education Series is to present valuable information from recognized safety and health experts to enable employers to reduce the frequency and severity of workplace injuries, facilitate regulatory compliance, and increase business profits.

The program venues provide the opportunity for attendees to have their workplace safety questions immediately and personally answered by industry experts. The typically half-day seminars are usually held at regional State Fund offices. To learn what programs are scheduled in your area, visit www.scif.com and click on Seminars. □

Reporting Work-Related Injuries

State Fund's Claims Reporting Center (1-888-222-3211) is available 24 hours a day, 7 days a week for policyholders to report injuries as soon as they occur. Agents will do the necessary paperwork to get the claim started and refer the injured to the designated physician or provider.

Within 8 hours of any serious illness or injury (requiring hospitalization over 24 hours, other than for medical observation or where there is permanent employee disfigurement) or death occurring in the workplace or in connection with employment, employers must report the incident to the Division of Occupational Safety and Health. □

This Construction Safety News is produced by the Safety and Health Services Department of State Fund to assist clients in their loss control efforts. Information or recommendations contained in this publication were obtained from sources believed to be reliable at the date of publication. Information is only advisory and does not presume to be exhaustive or inclusive of all workplace hazards or situations. Permission to reprint articles subject to approval by State Compensation Insurance Fund.

Published by State Compensation Insurance Fund Safety and Health Services Department. Editor: Judy Kerry

	Visalia, CA 93292 [map]		
5/26/2010	San Joaquin County Robert J. Cabral Agricultural Center 2101 E. Earhart Avenue Stockton, CA 95206 [map]	1:00 p.m. - 3:00 p.m. (Spanish)	Register
6/1/2010	Bakersfield Regional Office 9801 Camino Media Bakersfield, CA 93311 [map]	1:00 p.m. - 3:00 p.m. (Spanish)	Register
6/10/2010	Stanislaus Agricultural Center 3800 Cornucopia Way Modesto, CA 95358 [map]	1:00 p.m. - 3:00 p.m. (Spanish)	Register

*12:30 p.m. - Registration and refreshments

About

History

News & Media Center

Media Kit
Publications
News Releases
Public Records Office

Leadership

Board of Directors
Board & Committee Meetings
Executive Committee

FAQs

Careers

Community

Vendor Guide

Obtain A Policy
Why State Fund
Plans & Discounts

Claims Services

File A Claim
Medical Provider Network (MPN)

Safety & Seminars

Safety Resource Center
Seminars & Employer Education
Series
Newsletters

Locations

Contact Us

Forms

Brokers

Online Services
Continuing Education

Fraud

Employers

Resources
MedFinder
Report a Claim
Create a Safe Workplace

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California Department of Insurance

Climate Risk Disclosure Survey Guidance**Discussion**

This document offers guidance to insurers responding to the annual mandatory Insurer Climate Risk Disclosure Survey (hereafter referred to as the “Survey”). Those questions contained in this guidance document which are not part of the official set of Survey questions are intended only to guide respondents as they craft their responses to the Survey and are not compulsory.

Guidance Notes**Survey Application and Instructions****i. Response Submissions**

Mandatory disclosure will depend on the premium amounts reported for the most immediate prior financial reporting year. If an insurance group reports over **\$500,000,000** for **2009**, it must complete the survey and submit it to its domestic regulator on or before **May 1, 2010**. However, if an insurance group reports less than that, it will not be required to complete and file the survey, but it may do so voluntarily. For subsequent financial reporting years, disclosure will be mandatory for all insurance groups with premiums that exceed **\$300,000,000** for the most immediate prior financial reporting year.

ii. Quantitative and Forward-Looking Information

Insurers are not required to submit quantitative information but may do so without implying materiality. Insurers are encouraged to provide quantitative information where it offers additional clarity on trends in the intensity or attenuation of natural hazards, insured losses, investment portfolio composition, policyholder risk reduction or improvements in computer modeling. As climate science improves (i.e. when there is greater agreement between observed data and models or when there is integration of catastrophe and climate models), insurers should be able to provide quantitative information with less uncertainty.

Insurers are encouraged but not required to provide forward-looking information that will indicate the risks and opportunities insurers may face in the future; when provided, insurers may disclaim any responsibility for the accuracy of such forward-looking information. Forward-looking information is assumed to have some degree of uncertainty; if provided, insurers should offer explanation on the degree and sources of uncertainty as well as assumptions employed.

iii. Response Required

Insurers in all segments of the industry are required to respond to all eight questions. An insurer may state that a question is not relevant to its business practice, operations or investments. However, if it does so, it must also explain why the question is not relevant.

Survey Questions

California Department of Insurance

Question One: Does the company have a plan to assess, reduce or mitigate its emissions in its operations or organizations? If yes, please summarize.

Insurers who are unfamiliar with frameworks for greenhouse gas emission measurement and management are encouraged to review the principles of “The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)” developed by the World Resources Institute and the World Business Council for Sustainable Development (“the GHG Protocol”).

Each insurer is encouraged to clarify whether its plan for measuring and management of its emissions in operations and/or its subsidiary organizations’ operations includes emissions related to energy use for data storage or other computing-intensive processes.¹

Question Two: Does the company have a climate change policy with respect to risk management and investment management? If yes, please summarize. If no, how do you account for climate change in your risk management?

Questions to consider include:

- Where in the structure of the company is climate risk addressed?
- Does the company approach climate change as an Enterprise Risk Management (ERM) issue?
- Does the company have a dedicated point-person or team within the company that is responsible for managing its climate change strategy?
- What is the role of the board of directors in governing climate risk management?
- Does the company consider potentially correlated risks affecting asset management and underwriting?
- Has the company issued a public statement on its climate policy?

Question Three: Describe your company’s process for identifying climate change related risks and assessing the degree that they could affect your business, including financial implications.

Questions to consider include:

- How may climate change shift customer demand for products?
- What implications may climate change have on liquidity and capital needs?
- How might climate change affect limits, cost and terms of catastrophe reinsurance, including reinstatement provisions?
- Has the insurer considered creative methods of risk distribution such as contingency plans to reduce financial leverage and resolve any liquidity issues in the event of a sudden loss in surplus and cash outflows as a result of a catastrophic event?

¹ Data centers consume more energy than any other area of an organization because they contain both IT equipment and the infrastructure that is needed to cool that equipment. The Environmental Protection Agency found that data centers consumed about 60 billion kilowatt-hours (kWh) in 2006, roughly 1.5 percent of total U.S. electricity consumption. Nancy Faig, Insurance & Technology “The Greening of Data Centers” Mar 07, 2008 URL: <http://www.insurancetech.com/showArticle.jhtml?articleID=206902492>.

California Department of Insurance

- How are these impacts likely to evolve over time? Does the company have plans to regularly reassess climate change related risks and its responses to those risks?

Question Four: Summarize the current or anticipated risks that climate change poses to your company. Explain the ways that these risks could affect your business. Include identification of the geographical areas affected by risks.

Questions to consider include:

- Which business segments or products are most exposed to climate-related risks?
- Has the company considered its potential exposure to climate liability through its D&O or CGL policies?
- Are there geographic locations, perils or coverages for which the company has increased rates, limited sales, or limited or eliminated coverages because of catastrophic events? How do those actions relate to assessments of climate change impacts made by the company?
- Has the company examined the geographic spread of property exposures relative to the expected impacts of climate change, including a review of the controls in place to assure that the insurer is adequately addressing its net exposure to catastrophic risk?

Question Five: Has the company considered the impact of climate change on its investment portfolio? Has it altered its investment strategy in response to these considerations? If so, please summarize steps you have taken.

Questions to consider include:

- Does the company consider regulatory, physical, litigation, and competitiveness-related climate risks, among others, when assessing investments?
- Has the company considered the implications of climate change for all of its investment classes, e.g. equities, fixed income, infrastructure, real estate?
- Does the insurer use a shadow price for carbon when considering investments in heavy emitting industries in markets where carbon is either currently regulated or is likely to be regulated in the future?
- Does the insurer factor the physical risks of climate change (water scarcity, extreme events, weather variability) into security analysis or portfolio construction? If so, for what asset classes and issuers (corporate, sovereign, municipal)?
- How does climate change rank compared to other risk drivers, given the insurer's asset liability matching strategy and investment duration?
- Does the insurer have a system in place to manage correlated climate risks between its underwriting and investments?

Question Six: Summarize steps the company has taken to encourage policyholders to reduce the losses caused by climate change-influenced events.

Questions to consider include:

- How has the company employed price incentives, new products or financial assistance to promote policyholder loss mitigation? In what lines have these efforts been attempted,

California Department of Insurance

and can the outcome of such efforts be quantified in terms of properties retrofitted, losses avoided, etc.?

- For insurers underwriting D&O, CGL and professional liability policies, what steps has the company taken to educate clients on climate liability risks or to screen potential policyholders based on climate liability risk? How does the company define climate risk for these lines?

Question Seven: Discuss steps, if any, the company has taken to engage key constituencies on the topic of climate change.

Questions to consider include:

- How has the company supported improved research and/or risk analysis on the impacts of climate change?
- What resources has it invested to improve climate awareness among its customers in regulated and unregulated lines?
- What steps has it taken to educate shareholders on potential climate change risks the company faces?

Question Eight: Describe actions your company is taking to manage the risks climate change poses to your business including, in general terms, the use of computer modeling.

Questions to consider include:

- For what perils does the company believe that future trends may deviate substantially from historical trends due to changes in the hazard? Similarly, for what perils, if any, does the company believe that a catastrophe model extrapolating observed trends would be insufficient to plan for maximum possible loss or yearly average loss? What steps has the company taken to model or analyze perils associated with non-stationary hazards?
- Has the company used catastrophe models to conduct hypothetical “stress tests” to determine the implications of a wide range of plausible climate change scenarios? If so, over what timescale, in what geographies and for what perils?
- Has the company conducted, commissioned or participated in scenario modeling for climate trends beyond the 1-5 year timescale? If so, what conclusions did the company reach on the potential implications for insurability under these scenarios?

California Department of Insurance

Climate Change Resources for Insurers

There are many publications and websites that can provide insurers with a useful overview of the potential impacts of climate change on the insurance sector. The following resource list is not comprehensive but offers a good starting point for insurers seeking more information on the scientific basis of climate change, risks to insurers, catastrophe modeling, public policy, liability, risk management and impacts on insurer investments.

Impacts of Climate Change on the Insurance Sector

Geneva Association, Climate Change and its Economic Impact on Insurance URL:

http://www.genevaassociation.org/Home/Climate_Change.aspx.

Insurance Information Institute, Climate Change, Insurance Issues URL:

<http://www.iii.org/disasters/ClimateChange>.

Hecht, Sean. 2008. "Climate Change and the Transformation of Risk: Insurance Matters," UCLA Law Review, Vol. 55: 1559-1620. URL: <http://ssrn.com/abstract=1159853>

Mills, Evan. 2008. "From Risk to Opportunity: 2008 Insurer Responses to Climate Change." URL:

<http://www.ceres.org/Document.Doc?id=417>.

NAIC Climate Change and Global Warming (EX) Task Force. 2008. "The Potential Impact of Climate Change on Insurance Regulation." URL: http://www.naic.org/store_pub_whitepapers.htm#climate_change.

Ross, C., E. Mills, and S. Hecht. 2007. "Limiting Liability in the Greenhouse: Insurance Risk-Management in the Context of Global Climate Change." Stanford Environmental Law Journal and the Stanford Journal of International Law, Symposium on Climate Change Risk, Vol. 26A/43A:251-334. URL:

<http://eetd.lbl.gov/EMills/PUBS/PDF/Liability-in-the-Greenhouse.pdf>.

Life and Health Insurers and Climate Change

Harvard Medical School, Center for Health and the Global Environment, "Climate Change Futures: Health, Ecological, and Economic Dimensions." URL: <http://chge.med.harvard.edu/programs/ccf/index.html>.

Health Canada, "Climate Change: Preparing for the Health Impacts, Health in a Changing Climate." URL:

<http://www.hc-sc.gc.ca/sr-sr/pubs/hpr-rpms/bull/2005-climat/2005-climat-5-eng.php>.

McGeehin, M. A. and M. Mirabelli. 2001. "The potential impacts of climate variability and change on temperature-related morbidity and mortality in the United States," Environmental Health Perspectives. May, Vol. 109, Suppl. 2: 185-189. URL: <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC1240665/pdf/ehp109s-000185.pdf>

Ebi, Kristie L. and Glenn McGregor. 2008. "Climate Change, Tropospheric Ozone and Particulate Matter, and Health Impacts," Environmental Health Perspectives. November, Vol. 116, Suppl. 11: 1449-1455. URL:

<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2592262/>

Climate Change Disclosure

World Resources Institute and the World Business Council for Sustainable Development, "The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)." URL:

<http://www.ghgprotocol.org/standards/corporate-standard>.

Carbon Disclosure Project ("CDP") URL: <http://www.cdproject.net/>.

Global Reporting Initiative ("GRI") URL: <http://www.globalreporting.org/Home>.

Climate Change Science

Intergovernmental Panel on Climate Change (IPCC). 2007. "Climate Change 2007: The Physical Science Basis." For a summary of the IPCC's 2007 reports, see IPCC, "Climate Change 2007: Synthesis Report – Summary for Policymakers," IPCC. URL: <http://www.ipcc.ch/ipccreports/ar4-wg1.htm>.